Certificate Number: 05781-PAE-DE-037543356

Bankruptcy Case Number: 18-13274



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 26, 2023, at 6:19 o'clock PM PDT, Nikia Bell completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 26, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>